

Fill in this information to identify the case:

Debtor 1 Michael A. Zurat

Debtor 2 Jennifer M. Zurat
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA

Case number 20-20442 CMB

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: MIDFIRST BANK

Court claim no. (if known): Claim 12-1

Last 4 digits of any number you use to identify the debtor's account: 2176

Property address:

1012 Temple Rd
Monaca, PA 15061

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05 / 01 / 2025

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Michael A. Zurat and Jennifer M. Zurat
First Name Middle Name Last Name

Case Number (if known): 20-20442 CMB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Danielle M. DiLeva

Date 04/17/2025

Danielle M. DiLeva
KML Law Group, P.C.
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Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Michael A. Zurat
Jennifer M. Zurat**

Debtor(s)

BK NO. 20-20442 CMB

Chapter 13

MIDFIRST BANK

Movant

Related to Claim No. 12

vs.

**Michael A. Zurat
Jennifer M. Zurat**

Debtor(s)

Ronda J. Winnecour,

Trustee

**CERTIFICATE OF SERVICE
NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Danielle M. DiLeva, of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on April 18, 2025, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Michael A. Zurat
1012 Temple Road
Monaca, PA 15061

Jennifer M. Zurat
1012 Temple Road
Monaca, PA 15061

Attorney for Debtor(s) (via ECF)

Brian C. Thompson
Thompson Law Group, PC
301 Smith Drive
Suite 6
Cranberry Township, PA 16066

Trustee (via ECF)

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Method of Service: electronic means or first-class mail.

Dated: April 18, 2025

/s/ Danielle M. DiLeva

Danielle M. DiLeva, Esquire
Attorney I.D. 328955
KML Law Group, P.C.
BNY Mellon Independence Center
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Philadelphia, PA 19106
201-549-2363
bkgroup@kmlawgroup.com